

**Information to identify the case:**

Debtor 1	<u>Joseph J. Craddock</u>	Social Security number or ITIN	xxx-xx-9158
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number: 20-18902-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joseph J. Craddock

3/19/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Joseph J. Craddock  
Debtor

Case No. 20-18902-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Mar 19, 2021

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2021:

Recip ID	Recipient Name and Address
db	Joseph J. Craddock, 754 Fourth Street, New Gretna, NJ 08224
518906234	+ ACI, P.O. Box 717, Getzville, NY 14068-0717
518906238	+ ATERS001, P.O. Box 1280, Oaks, PA 19456-1280
518906235	+ Advanced Anesthesia Assoc, P.O. Box 4640, Rutherford, NJ 07070-0464
518906237	+ Apex Asset Management LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
518906239	+ Coastal Neurosciences PC, P.O. Box 48081, Newark, NJ 07101-4881
518906241	+ D & A Services, 1400 E. Touhy Avenue, Suite G-2, Des Plaines, IL 60018-3338
518906243	+ Fay Servicing, P.O. Box 619063, Dallas, TX 75261-9063
518926131	+ KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518906246	+ MPAC Funding Corp, c/o Neal M. Ruben, Esq., 179 Avenue at the Common, Suite 201, Shrewsbury, NJ 07702-4558
518906247	+ MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
518906248	+ Northland Group, P.O. Box 390846, Minneapolis, MN 55439-0846
518979786	+ RAS Citron, LLC, Authorized Agent for Secured Creditor, 130 Clinton Road, Suite 202., Fairfield, NJ 07004-2927
519045789	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:., State of New Jersey, P.O. Box 283, Trenton, NJ 08625
518906250	Select Portfolio Servicing, P.O. Box 65050, Salt Lake City, UT 84165
518906251	Tara Craddock, 1621 S. Shore Road #181, Cape May, NJ 08204
518978718	+ Towd Point Mortgage Trust, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 19 2021 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 19 2021 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518906236	+ EDI: URSI.COM	Mar 20 2021 00:38:00	Alltran Financial LP, P.O. Box 722910, Houston, TX 77272-2910
518906240	+ EDI: CONVERGENT.COM	Mar 20 2021 00:38:00	Convergent Outsourcing Inc., P.O. Box 9004, Renton, WA 98057-9004
518906242	+ EDI: DISCOVER.COM	Mar 20 2021 00:38:00	Discover, P.O. Box 71084, Charlotte, NC 28272-1084
518906244	+ EDI: IRS.COM	Mar 20 2021 00:38:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518906245	+ EDI: LTDFINANCIAL.COM	Mar 20 2021 00:38:00	LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
518906249	+ EDI: PRA.COM	Mar 20 2021 00:38:00	Portfolio Recovery Services LLC, 120 Corporate Boulevard, Norfolk, VA 23502-4952
518906275	+ EDI: RMSC.COM	Mar 20 2021 00:38:00	Synchrony Bank, c/o of PRA Receivables

District/off: 0312-1

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Management, LLC, PO Box 41021, Norfolk, VA  
23541-1021

TOTAL: 9

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Towd Point Mortgage Trust, RAS Citron, LLC, 130 Clinton Road, Suite 202., Fairfield, NJ 07004-2927
518978719	*+	Towd Point Mortgage Trust, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2021 at the address(es) listed below:

Name	Email Address
Beverly McCall	on behalf of Debtor Joseph J. Craddock bsmccall@snip.net
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society dba Christiana Trust not individually, but solely as Trustee for NYMT Loan Trust I dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas S. Stanger	on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com, dss@trustesolutions.net, cdss11@trustesolutions.net
Douglas S. Stanger	doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com, dss@trustesolutions.net, cdss11@trustesolutions.net
Harold N. Kaplan	on behalf of Creditor Towd Point Mortgage Trust hkaplan@rasnj.com informationathnk@aol.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William G. Wright	on behalf of Creditor Truist Bank successor by merger to Branch Banking and Trust Company and Susquehanna Bank wwright@capehart.com, jlafferty@capehart.com

TOTAL: 7